

"Surely they who believe and do good deeds and keep up prayer and pay the poor-rate they shall have their reward from their Lord, and they shall have no fear, nor shall they grieve". The Holy Qur-an II: 277.

ZAKAT

(POOR RATE)

IN

ISLAM.

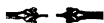
BY

AL-HAJ QASSIM ALI JAIRAZBHOY
(OF BOMBAY).

With a Foreword

BY

Muhammad Ali Al-Haj Salmin.



1933.

(Distributed Gratis.)

Printed by M. T. Modi at the Reliance Printing Press, 60, Tamarind Lane, Fort,
Bombay and Published by Al-Haj Qassim Ali Jairazbhoy
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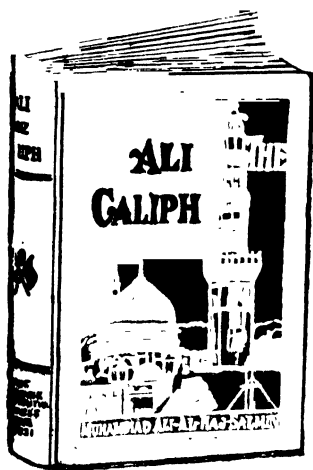
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and

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at the Happy Occasion of their Betrothal—

May they live a happy life in the

Service of Islam—Amin.

Al-Haj Dussim Ali Fairazbhoy

Author of 'Fear Allah.'

1st May 1933.

'Goolshanabad,'

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FOREWORD.

This is the fourth booklet which has been published by the able pen of Al-Haj Qassim Ali Jairazbhoy, the author of "Fear Allah and Take Your Own Part " and a great Muslim philanthropist of Bombay whose constant thoughts are to see the Islamic literature flourish and misrepresentations vanish from the fair face of Islam and its Holy Prophet Muhammad-peace of Allah be on him and his descendants.

In presenting this booklet free to those who take interest in matters Islamic, Brother Al-Haj has exposed in a beautiful yet interesting as well as arresting spirit, the philosophy of Poor-Rate or "Zakat" in Islam. One desirous to understand the principles of alms-giving in Islam, will find the required subject most rationally and exhaustively discussed in a way as to leave no room for misunderstanding and dismay.

Zakat or poor-rate is the fourth principle of Islam and all the Muslims are enjoined to carry out this order of Allah. The Principle of Zakat in its practicable step, is a blessing to the humanity in general. This principle, when strictly executed by moneyed men of the world, will prove a great blessing not only to the poor and the needy or the wayfarer but to all those men who are in utter distress and misery due to want of sufficient

daily earnings. The Quranic injunction of Zakat is:—" (As for) those who spend their property by night and by day, secretly and openly, they shall have their reward from their Lord and they shall have no fear, nor shall they grieve " II ; 274.

Today we see several conferences and plans are devised to solve the economical conditions of different nations, communities and peoples, and yet big and wise brains have not come to a satisfactory and reasonable solution; but a day will soon dawn when, like the Divorce Bill in action, the world will yield to the ever-practical and Divine Laws of Zakat. It is only the Divine Laws that remain unchanged unlike the laws made by human hands.

At another place the Quran vividly orders the execution of Zakat. It says "O You who believe ! spend (benevolently) of the good things that you earn and of what We have brought forth for you out of the earth" II : 267. The reason for it, it gives in these words : " If you give alms openly, it is well, and if you hide and give it to the poor, it is better for you, and this will do away with some of your evil deeds, and Allah is aware of what you do " II : 271.

The money of Zakat when collected, should be spent in a goodly and befitting way. The money should be paid, when gathered annually, individually or collectively to the poor, the

needy, in ransoming the captives, to the near of kin in distress, to the Muslim warriors in Jihad or some such Islamic cause as the propagation of Islam and its literature. To whom the charity should be paid excluding those who have the right to receive Zakat as mentioned above, the Holy Quran says :—"To the poor who are confined in the way of Allah-they can not go about in the land, the ignorant man thinks them to be rich on account of (their) abstaining (from begging) ; you can recognize them by their mark, they do not beg from men importunately ; and whatever good thing you spend, surely Allah knows it." II : 273.

Having discussed so far about Zakat, I again take the liberty of congratulating my dear Brother-in-Islam, the publisher of this pamphlet, on behalf of all the Moslems of the world for his strenuous and vigil services in the cause of Islam and its literature. May he live with health and prosperity for the Muslims in the Cause of Truth—Islam and Muhammad on whom be peace of Allah.

Bombay,
1st May, 1933.

MUHAMMAD ALI AL-HAJ SALMIN,

(*Author of "Ali the Caliph,"*

"Hussein the Greatest World Martyr,"
etc., etc.)

POOR RATE **or** **“ZAKAT”**

Of all the things ordained by God to be performed by man for the uplift and purification of his soul, each and every one is based on scientific principle, as well as religious and moral. This is the thing unique in Islam, for in all other religions there is nothing besides the acceptance of a belief, theory, or practice without proper consideration of all its pros and cons.

It is absolutely essential that when a man is doing a thing, or performing an act, he should know all the advantages and reasons for doing so, otherwise it would be of no use; and this being so, God has explained all the advantages, in minutest details, of every act to be performed by human beings.

Moses came into the world twelve centuries ago, and Jesus six hundred years ago; but the world very soon had almost forgotten their preachings. The self-styled potentates had usurped the rights of God and Prophets, they started a mingled creed of their own, that brought nothing but self aggrandisement to them, and no help or consolation to the masses. Man had

forgotten to be man as God made him, but had become a beast, all human considerations had vanished. Each for himself was the policy, creed and practice. The rich grew fat on the toil of the poor; men were made slaves to work, toil, live and die for those who had money, land and power. The oppressed were so much trod upon that they had come to believe that it was their rightful place in the world, that they were born only to work, suffer and die for the few lucky ones who had money and power. This treatment of man to man, was the worst and most awful thing the world ever witnessed. There seemed to be absolutely no means whatever of redress, no hopes of salvation; it was grinding, pulsating beastly work for one, and enjoyment of its fruits by the other.

God in His infinite mercy, after having given man plenty of time to reform and seeing no signs, took upon Himself the task of redressing the great wrong done by man to man, and also man to woman, for to outrage that which is best and purest in the world for the sake of one's passions is the last thing to be tolerated. So God decided that as man would not, He should end the mischief, the pain, suffering and misery in the world, and chose as His vice-regent on earth the Prophet Muhammad to flourish His word far and wide, with the words: "Oh, Apostle, deliver what has been revealed to you from your

Lord, and if you do it not you have not delivered His message; Allah will protect you from people; surely Allah will not guide the unbelieving people." (V: 10: 67).

God desired that none should work in the world with any handicap, and for this purpose the brotherhood of Islam was created. Every religion preaches charity, but only here in Islam method and regularity have been given to it, and made an institution; it makes Charity, i. e., Poor-Rate obligatory on all those who profess the faith. Thus it is a brotherhood in which a rich man cannot enter unless he gives a part of his wealth towards the support of the poor.

It should not be understood that by supporting the poor it means that the poor should be supported to live in poverty; it means that they should be supported and helped to become useful members of the society. The rich man is not confronted in Islam by the impossible feat of 'making the camel pass through the eye of a needle before he can pass into the Kingdom of Heaven', but instead he is subjected to a practical test by which he stands on the same footing as his poorest brother, and is also required to pay a tax which should be utilised for the benefit of the poor.

In Islam hoarding of wealth has been a great offence, because it leads one to be forgetful of the duties imposed by

God; "And as for those who hoard up gold and silver, and do not spend in Allah's way, announce to them a painful chastisement. On the day when it shall be heated with the fire of hell, then their foreheads, and their sides and their backs shall be branded with it". (IX: 5: 35).

The payment of the poor-rate is an injunction next in importance to prayers. The Zakat (poor-rate) in the words of the Holy Prophet Muhammad, is charitable gift from the rich to the poor for their benefit and uplift. Literally it means a sort of cleaning and purging and is obligatory on every free adult who possesses even the minimum of possession. God in the Holy Quran says: "If the unbelievers really repent and begin to say prayers and give poor-rate, they are your brothers otherwise there is no relation with them whatsoever, for those who do not say prayers and give poor-rate are the enemies of Allah."

When Muhammad in his preechings ordained that hoarding of wealth was a sin, all felt uneasy and Omar volunteered to elucidate further from the Holy prophet, and going up to him he said, "My Lord, to act on the latest injunction is beyond many of the followers" and the Prophet replied that he should not worry, for all that was required of the rich was that they should give some money away, after their expenses, toward the

help of the poor, and thereby get cleansed of soul, and blessing to property and wealth.

At the end of every year it is made necessary that each Muslim should give a certain percentage of his wealth towards the care and uplift of the poor. Zakat has been made one of the practical tests of Islam, the avoidance of which excommunicates one from the fold of Islam. God did not make man that one should treat the other with cruelty, and use him as a beast of burden; he desired that they should live like so many brothers, helping each other in their need, and respecting each other. In short one should be kind, considerate to one and all by word and deed.

It was ordained that Zakat when collected should be spent on the following:—

1. The poor.
2. The needy.
3. Those in Debt.
4. The Ransom of Captives.
5. The Wayfarer.
6. The Zakat Office Officials.
7. The Promulgation of Faith.
8. The way of Allah.

1. By the first, the poor, is meant those unfortunate who have neither the means nor the ability to earn their own living ; the unemployed not through their own fault but through some physical defect, for instance, those who are blind, crippled, deaf, dumb, and so on. They are to be supported, to enable them to become useful members of the society instead of useless parasites. By 'poor' is not meant the professional beggars who go begging from house to house instead of trying to help themselves, for them the Holy Prophet has said : " One who has become used to begging will be deprived of all his flesh on the day of judgement ". " One who picks sticks in the jungle all day and sells them in the evening as firewood to buy food for himself and his dependents is far better than one who gets refused when he begs for alms."—(Bukari). The really poor and self respecting man, does not proclaim his poverty, and therefore, it is the duty of the people to look for such in their locality.

2. The second, the needy, are those who really wish to become useful members of society, but are handicapped by the lack of capital, tools, implements, etc., it is therefore necessary that such people should be supplied, by grants from the Zakat Fund, the means to earn their own living.

3. The third, to help those in debt. Now this is a point that should be very clearly understood: 'by those in debt', is not meant a gambler, a squanderer, an utter rotter, for such a person, on account of his vice, will always be in debt, and it will be nothing but a sin to help and pay off his debts from the Zakat fund, for without doubt he will get into debt again. The debts that should be paid, are debts of those who are compelled to borrow for urgent private or business reasons, and then unfortunately find they are unable to repay them. There are a thousand and one instances when a man finds himself unable to meet his obligation, sometimes, if he is an agriculturist, on account of famine and other unforeseen circumstances. Therefore, it is not meant that a speculator on the stock exchange should be helped from the Zakat funds, because he is in fact a gambler.

4. Fourth, the ransom of slaves. Before Islam, slavery was an institution well organised, by which millions of human beings were subjected to merciless treatment. Islam objected strongly to this, set about to get rid of the awful curse of slavery. Therefore, slavery was strictly prohibited by Islam buying and selling human beings as one would buy and sell any ordinary thing, was penalised. Only those captured in war were allowed to be kept as slaves, but an option was given

in their case, that they should be set free, if they so desired, on a payment of a sum of money agreed to between the parties. This was also the condition for the liberation of slaves bought before the prohibition came into force. Thus it was laid down in the Holy Quran that money from the Zakat fund may be spent on the liberation of slaves.

5. Fifth, the Wayfarer. Islam has every sympathy with those who, in order to solve their problems of livelihood take long and tedious journeys, and Muslims are specially asked to help these in their troubles. Their very effort to render themselves useful and stand on their own feet, is so much appreciated that other facilities, such as fewer prayers, etc., were given to them. The Holy Prophet Muhammad hath said: "if at one place you are hard up and neighbours are not kind, leave it and go away, and God will give you plentiful" To-day there is a class of men who have made it their profession to move from place to place begging, these of-course, should not be given anything from the Zakat Fund, for they are not less than ordinary beggars, and if people wish to help them, it should be done privately, out of their own pockets, and not from the Zakat Fund.

6. Sixth, for the Zakat Office Officials. With the institution of Zakat, came officers who were entrusted with the

management of the Fund, i.e., its collection and distribution: as this was a whole time office and entailed travelling within the allotted districts, it was decided that they should be paid for their work and paid from the Zakat Fund only, so that their expenses may not be a charge on the general revenues.

7. The seventh use of money out of the Zakat Fund is for the promulgation of faith. This is a task virtually enjoined on every true Muslim, for in Islam there is no priesthood. Every Muslim is a preacher in his own sphere, wherever he goes, the spirit of a missionary is with him. It happens in many cases when people embrace Islam, they do not profess Islam openly, although they may do so in their own hearts, for fear of being cut off from their people and thus left stranded. This is no doubt a weakness, but after all human beings are not perfect. So to help these people to profess their religion openly, it was decided they should be given help from Zakat Fund, until they were independent and able to stand on their own legs.

8. In the way of Allah. Wherever the words "In the way of Allah" is used in the Holy Quran, it means 'Jihad' i.e., Warfare for the establishment of Truth. It does not necessarily mean the warfare in which arms are used, but is warfare all the same. The Holy Quran says, "Fighting is enjoined on you, and it is an object of dislike to you; it may be that

you dislike a thing that is good for you, and it may be that you love a thing while it is evil for you, and Allah knows while you do not know". (2: 216).

It is clear from the above Quranic words, that fighting is enjoined by Islam, in the name and Cause of Allah, it is distinct from fight for self-aggrandisement or even for territorial purposes. Continuing the Quran says, "Therefore let those fight in the name of Allah who prefer the life hereafter to the one in this world, and whoever fights in the name of Allah, then be he slain or be he victorious. We shall grant him a mighty reward". (4: 74).

It is therefore necessary that those who offer their services to fight for Allah should be provided for, and this amount is taken from the Zakat fund. As I have said before, Muslims should only indulge in warfare when their religion is in danger, when the very fabric of Islam is threatened by force other than Islamic; it is then and only then the clear duty of every true Muslim to put aside everything, his occupation, property, family, everything, and answer the call of war in honour to uphold the Name of Allah.

There are a great many who are obliged to pay Zakat, only a few are exempted from it, for any property to the value

of Rs. 40/- and above or that amount in cash, if it has remained with the man for a year is liable for Zakat, that is to say 1/40th of it is to be given away as Zakat. In the case of women, it is laid down that if a woman possesses more than $36\frac{1}{2}$ tolas of gold in ornaments, she also must give poor-rate at the same rate, i. e., 1/40th; the ornaments are valued first and exactly that amount should be given away.

Minors who own property, etc., which is left to be managed by guardians until they are of age, these guardians are instructed that not only should they give poor-rate on the property of their wards, but they should try to utilise in some profitable way, so that instead of the property being reduced in giving away Zakat yearly, it would be increased when the time came for their wards to take over.

Those who are land-lords are required to give poor-rate on the amount left over of the rental collections, after all expenses have been paid at the end of the year; but if these land-lords trade in the purchase of landed property, then only will they be required to pay the poor-rate on the value of the houses as well.

In short everybody who owns a certain sum of money at the end of the year, has to give Zakat. The ways and means of assessment are different in all cases.

There are, I daresay, some Muslims who think that this yearly payment of Zakat reduces their income, they are entirely wrong and should not think, so because God helps them in other ways as they help the poor, in fact, giving Zakat being the performance of a divine duty, it helps to keep the fortunes of all poor-rate givers free from all vicissitudes. Depression, there will be; hard times there will be; all this will tide over, and will be tided over sooner in the cases of those who are regular observers of all the tenets of Islam.

To day the Muslims are a fallen nation they appear to be behind in education, wealth and everything. Poverty and ignorance are increasing instead of decreasing as in other communities. The whole fabric of Muslim society is uninged. I feel sure that if a census is taken, it will be found that the greatest number of inmates in a prison will be Muslims, that the greatest number of beggars walking the streets to-day will be Muslims, the greatest number of prostitutes will be Muslims. Not only are we a minor community but we are a backward and fallen community as well. It is a crying shame, all this the Muslims of to-day have forgotten their religious obligations, and instead are highly neglectful of them. Self-aggrandisement, hypocrisy, etc., are their efforts, is it any wonder we Muslims are falling back, we are losing and will continue to lose, un

we have lost all, and only then will we realize the greatness of our loss.

A great many are in a position to help but do not; they seem ignorant of what is the result of their inactivity. Those who are well off, think only of self, their money they spend on pleasure, luxury and frivolity. They are unmindful and do not seem to care what is happening to the rest of the Muslim brotherhood.

Strewn all over the land, there is a class that Islam never did and never will recognise, the Mullahs, these are filling their pockets by fleecing the credulent and the ignorant. Then there are again false leaders hankering after political power, because they think that it will solve all their troubles. Last but not the least are our false writers and preachers, whose creed is to amass money, and gain a name, but they are of no real service to Islam; they write, and preach about something that is not even the shadow of the substance.

The only solution to all the troubles facing Islam is joint effort; all those who are able to help, materially or otherwise, should form themselves into ward committees, they should throw themselves heart and soul in doing good work, with the one supreme thought, the uplift of Islam. So long as illiteracy

and poverty remain, nothing can be gained, these two cankers of society should be removed if the fair flower of Islam is to blossom forth. All things need money to organise and manage, and therefore there is Zakat for this purpose, which should be collected by these ward committees and spent wisely on certain things, such as education of children, both male and female, encouragement of hand and cottage industries, and should be spent on the general uplift of the community.

If such much needed committees are formed all over India, and an honest and sincere effort is made, there is no reason why the coming generations should not see better times as did the Muslims in days gone-by.

I hope my Muslim brethren will harken before it is too late, and volunteer to do their little bit towards this grand cause.

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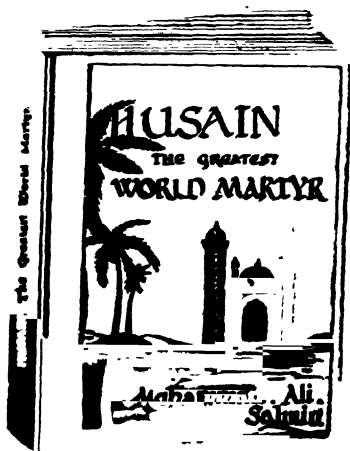
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